

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

KIRK J. SCHILLING  
TAMMY S. SCHILLING  
Debtor(s)

Case No. 19-70497JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/16/2019.
- 2) The plan was confirmed on 10/02/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/28/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/09/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$89,947.20.
- 10) Amount of unsecured claims discharged without full payment: \$94,656.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$209,573.15  
Less amount refunded to debtor \$1,410.00

**NET RECEIPTS: \$208,163.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,200.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$10,438.79  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,638.79**

Attorney fees paid and disclosed by debtor: \$2,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA**	Unsecured	12,981.15	NA	NA	0.00	0.00
CAMBRIA SOMERSET RADIOLOGY	Unsecured	56.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,074.90	2,264.96	2,264.96	39.10	0.00
CAPITAL ONE NA**	Unsecured	773.35	1,003.84	1,003.84	17.33	0.00
CITIBANK NA**	Unsecured	8,084.34	9,012.73	9,012.73	155.58	0.00
DISCOVER BANK(*)	Unsecured	16,514.13	17,369.38	17,369.38	299.83	0.00
DRAYER PHYSICAL THERAPY	Unsecured	1,018.09	NA	NA	0.00	0.00
ECMC(*)	Unsecured	15,057.81	15,597.10	15,597.10	0.00	0.00
ENCOMPASS HEALTH REHAB HOSPI	Unsecured	2,400.00	NA	NA	0.00	0.00
EQUIAN++	Unsecured	14,837.43	NA	NA	0.00	0.00
GUTHY RENKER++	Unsecured	266.93	NA	NA	0.00	0.00
KEYSTONE DERMATOLOGY	Unsecured	78.54	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	13,409.30	13,439.79	13,439.79	231.99	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	228,520.00	223,314.31	0.00	132,869.89	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	454.80	454.80	454.80	0.00
NAVIENT PC TRUST	Unsecured	5,444.76	4,301.62	0.00	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Secured	42,279.00	41,184.16	0.00	38,236.64	0.00
PENNSYLVANIA STATE EMPLOYEES I	Secured	22,335.30	21,076.18	21,076.18	21,076.18	2,055.73
PNC BANK NA	Secured	7,342.29	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,698.56	2,052.23	2,052.23	35.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,011.79	1,256.57	1,256.57	21.69	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,762.63	4,134.01	4,134.01	71.36	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,227.56	2,694.52	2,694.52	46.51	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,295.49	3,739.70	3,739.70	64.55	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	937.24	1,182.11	1,182.11	20.40	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	519.33	519.33	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	108.65	108.65	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	122.22	122.22	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	35.95	35.95	0.00
SALLIE MAE BANK	Unsecured	29,544.64	30,001.67	0.00	0.00	0.00
SALLIE MAE BANK	Unsecured	6,955.96	6,276.52	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE BANK	Unsecured	6,171.78	7,060.70	0.00	0.00	0.00
SALLIE MAE BANK	Unsecured	2,048.48	2,077.05	0.00	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	145.00	214.66	214.66	3.71	0.00
TOTAL HEALTH LLC++	Unsecured	156.80	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	2,600.88	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	38.64	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	1,986.58	1,986.58	34.29	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	185.82	185.82	3.21	0.00
VINCENT MORGAN MD	Unsecured	730.00	NA	NA	0.00	0.00
WELLS FARGO EDUCATION FINANCI	Unsecured	36,661.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$171,106.53	\$0.00
Mortgage Arrearage	\$454.80	\$454.80	\$0.00
Debt Secured by Vehicle	\$21,076.18	\$21,076.18	\$2,055.73
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,530.98</b>	<b>\$192,637.51</b>	<b>\$2,055.73</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$786.15	\$786.15	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$786.15</b>	<b>\$786.15</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$76,134.00</b>	<b>\$1,044.97</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,638.79</u>	
Disbursements to Creditors	<u>\$196,524.36</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$208,163.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.